

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1.-14. (Canceled)

15. (New) A computer-implemented method for buying and selling in-force life insurance policies, comprising:

providing a database comprising information concerning plurality of in-force life insurance policies;  
locating, from among the plurality of in-force policies, those in-force policies whose owners are willing to entertain offers from potential buyers to buy the owner's policy;  
obtaining financial and medical underwriting information about the in-force policies from their owners, as needed, and storing it in the database for evaluation by the potential buyers;  
categorizing the financial and medical underwriting information electronically so as to allow queries on the database, based on one or more category, to create a listing of in-force policies available for sale, by some query criteria, for review by the potential buyers;  
and  
tracking membership records so that access to the database is limited to potential buyers who are represented in those membership records.

16. (New) The method of claim 15, further comprising granting access to the database to a potential seller or an agent of the potential seller based on verification of a current membership record.

17. (New) The method of claim 15, further comprising:  
identifying, from the database, potential sellers of their in-force life insurance policies; and

generating electronic messages that would be sent to these sellers or trigger a message to these sellers, advising them of an opportunity to sell.

18. (New) The method of claim 15, wherein information concerning the in-force life insurance policy includes personal information of the in-force policy owner.

19. (New) The method of claim 15, wherein the database is implemented in an on-line environment including a website.

20. (New) The method of claim 19, further comprising holding an auction for at least some of the in-force policies.

21. (New) The method of claim 19, further comprising appraising the in-force policies using an automated appraisal service.

22. (New) The method of claim 19, further comprising providing the potential buyers access to the financial and medical underwriting information of the owner and the owner's in-force policy based on authorization by the owner or an agent of the owner.

23. (New) The method of claim 19, further comprising sending an email to the potential buyers when one or more of the in-force policies meets one or more criteria, wherein an email address and the criteria are inputted into the database by the potential buyers.

24. (New) The method of claim 19, further comprising tracking a particular in-force policy at the request of the owner or owner's agent.

25. (New) The method of claim 24, wherein tracking the in-force policy includes issuing reminders to the in-force policy owner or the owner's agent to pay premiums for the in-force policy.

26. (New) The method of claim 24, wherein tracking the in-force policy includes notifying the in-force policy owner or the owner's agent about a point in time when it would be advantageous to sell the in-force policy in a life settlement transaction.

27. (New) The method of claim 24, wherein tracking the in-force policy comprises:

- allowing the in-force policy owner or the owner's agent to enter information about the owner's in-force policy;
- calculating an approximate face value of the in-force policy; and
- displaying potential savings in premiums realized by selling the in-force policy for the calculated face value and buying a new policy with a lower premium.